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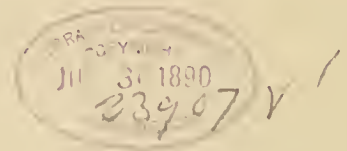
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CONCORD

AND ITS

POINTS OF INTEREST.

BY GEO. F. BACON.



ILLUSTRATED.

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INTRODUCTORY.

THE history of Concord as a city dates from 1853, for it was on the tenth of March in that year that the city charter was adopted, it having been granted July 6, 1849, and rejected three times by popular vote, finally being accepted by a majority of 269 in a total vote of 1387. The history of the parish and town is of deep interest but does not properly come within the scope of the present work, which deals especially with the Concord of to-day and may be considered as a sort of appendix to the complete, authoritative and admirable history of Concord from 1725 to 1853, written by the Rev. Nathaniel Bouton and published in 1856. This is a standard work whose value steadily increases with the passage of time, and we wish here to express our obligations to it for many of the facts presented in the introductory sketch, which by summarizing Concord's development in the past may lead to a more complete understanding of her probable growth in the future. The "History of Merrimack and Belknap Counties," published by J. W. Lewis & Co., of Philadelphia, in 1885, has also been of great service by reason of its clear presentation of facts concerning Concord's later history, and it is to be regretted that the necessarily high cost of that handsomely and substantially gotten up volume of nearly 1000 pages should prevent a copy of it from being owned by every family in the large and important section of which it treats so interestingly and accurately.

THE FIRST SETTLEMENT.

"Where once the savage Penacook
Took deadly aim at beast and bird,
And all the silent valley heard
His whizzing arrow, where to-day
Whistles the engine on its way."

The first settlers of New England found it inhabited by five distinct Indian nations, among these being the Pawtucketts, concerning whom Daniel Gookin wrote in 1674 as follows: "Their country lieth north and northeast from the Massachusetts, whose dominion reaches so far as the English jurisdiction or colony of the Massachusetts doth now extend; and had under them several other smaller sagamores; as the Pennakooks, Agowames, Naamkeeks, Pascataways, Aecomintas, and others. They were a considerable people heretofore, about three thousand men, and held amity with the people of Massachusetts. But they were almost totally destroyed by the great sickness that prevailed among the Indians, so that at this day they are not above two hundred and fifty men, beside women and children. This country is now inhabited by the English, under the government of Massachusetts."

The "Pennakooks," or Penacooks, to use the accepted style of spelling, occupied the tract of land on which Concord is located, and are said to have taken their name from the erratic course pursued by the Merrimack river in flowing through the township, Penacook meaning "the crooked place." When first known to the English their chief was Passaconaway, who had a great reputation as a sorcerer, and was credited with the ability to turn water into ice in the heat of summer and do many other wonderful things. In spite of the superstitious awe with which he was regarded, even by the English, he foresaw that armed opposition to them would result in the ruin of his people, and hence was as friendly as circumstances would allow. Passaconaway was induced to embrace Christianity by the apostle Eliot, in 1648, and when the great chief died some twenty years later, at the age of more than one hundred, his farewell command to his son Wonolancet, who succeeded him in the leadership of the Penacooks, was, "Never be enemies to the English; but love them and love their God also, because the God of the English is the true God and greater than the Indian gods." This command was faithfully obeyed, for although Wonolancet suffered many privations and finally lost all his property by reason of unjust suspicions, he never injured the English by word or deed, but on the contrary interposed several times to save them from attack.

The last sagamore of the Penacooks was Kancamagus, a grandson of Passaconaway, but totally unlike him in character. Kancamagus was concerned in the attack upon Dover, in 1689, and was among the six "eastern Indian enemy, sagamores" who signed a treaty of peace with the Massachusetts government, November 29, 1690. The power of the Penacooks as a tribe was then at an end, and such as were hostile to the English joined other tribes, the rest remaining in the vicinity of Penacook and rendering valuable aid to the early settlers by supplying them with food in winter and doing them other services.

The first petition for a grant of land in "a place which is called Pennecooke," was presented in 1659, but this and several others which followed amounted to nothing, for although the grants were made they were forfeited on account of breach of conditions, and it was not until June 17, 1725, that the decisive petition was presented to the authorities of Massachusetts Bay Province. This was granted January 17, the petitioners being given a tract "to contain seven miles square" upon certain conditions, among which were the building of a meeting-house within three years, the cutting of a road through the wilderness to the plantation, and the division of the land into one hundred and three equal parts or shares, of which one hundred were to be given to one hundred desirable persons or families on the payment of five pounds for each lot, the remaining three shares being reserved: one for the first settled minister, one for a parsonage, and one for the use of the school forever.

The land having been duly surveyed and apportioned to the settlers, they set actively to work to fulfill the other conditions and by 1728 had erected a meeting-house and made arrangements for

building a saw mill, a grist mill, and for establishing a ferry. In 1730 the proprietors petitioned the General Court to be given the rights and privileges of a town, but the result was not altogether satisfactory, and in December, 1732, another petition was presented, by the granting of which the inhabitants of Penacook were enabled to hold legal meetings for the choice of officers and the raising of money for town purposes. But the General Court appointed the moderator of these meetings and it was not until February 27, 1733, that the bill was passed which made the plantation of Penacook the town of Rumford. Why this name was chosen is not definitely known, but probably it was because some of the proprietors came from the English parish of that title. In 1740 the town was greatly excited by the terms of the settlement of the long-disputed question as to the division line between Massachusetts and New Hampshire, for the decision arrived at had the effect of placing Rumford under New Hampshire's jurisdiction, whereas both sentimental and practical considerations attached the townspeople to the Massachusetts government. Every effort was made to bring about



THE MERRIMACK RIVER FROM BLUFFS.

a continuance of the existing condition of affairs, but without avail, and the passage of what was called the "District Act" by New Hampshire, made Rumford a district and subjected her to the indignity and expense of taxation without representation.

From 1742 to 1754 Indian warfare very seriously interfered with the development of New England frontier settlements, and before these troubles were over Rumford became involved in legal complications with the town of Bow, so that between the two opposing forces her very existence was imperilled. The tract of land granted by Massachusetts in 1725 was covered in part by a grant made by New Hampshire in 1727, this latter grant conveying eighty-one square miles of territory to one hundred and seven proprietors and their associates and forming "a town corporate by the name of Bow." In November, 1750, an action of ejectment was brought against Dea. John Merrill, one of the Rumford proprietors, by the Bow proprietors, this being the first of a series of similar actions against different parties. The Rumford proprietors combined to defend these suits, but every case brought to trial in New Hampshire was decided against them, and only a firm belief in the justice of their cause gave them faith to continue the apparently hopeless struggle. Agents were sent to England to present

the points at issue before His Majesty in Council, and the result was that the adverse judgment was reversed and the position of the Rumford proprietors endorsed. This was in 1762, but it was not until 1772 that the controversy was finally terminated.

In May, 1765, the "parish of Concord" was created, the name being given in commemoration of the "concord" of action which had characterized the residents of Penacook and Rumford from the very beginning. The territory was known as a parish until January, 1784, when a small portion of Canterbury and London was annexed, and it was "enacted that the parish of Concord be henceforth called the town of Concord, any law, usage or custom to the contrary notwithstanding."

The town steadily grew and prospered, and in 1790 had become of such importance that it became necessary to provide a house for the accommodation of the General Court, and the sum of five hundred and fifty-five dollars was raised by private subscription, one hundred pounds additional being afterward appropriated by the town for the purpose. The structure was known as the Town House and was utilized by the General Court until the completion of the State House in 1819, which year is also memorable as the date of the appearance of the first steamboat on the river at Concord. It was designed to tow loaded boats up the river but lacked the power necessary to overcome the rapids and hence the company by whom it was controlled had to depend upon the primitive methods of sails, oars, and "setting-poles." The first boat arrived at Concord in the fall of 1814, but it carried only a small cargo as the river-locks were not then completed. The first boat, with regular freight from Boston to Concord, through the Middlesex Canal, arrived June 23, 1815. The rates for freight from Boston to Concord during the first four years, were \$12 per ton of 2,240 pounds; the rate from Concord to Boston being \$8 for the same weight. The charges were gradually reduced and in 1841-42 had fallen to \$4 per ton of 2,000 pounds, whether carried up or down the river. The largest business done in any one year was in 1839, the receipts being \$38,169. The average receipts were about \$25,000 per annum, the company doing a very profitable business until the opening of the Concord railroad in the fall of 1842.

The first train from Boston to Concord arrived at quarter of seven, Tuesday evening, September sixth, and consisted of three passenger cars drawn by the "Amoskeag." Such an arrival was an event indeed, and the whole town turned out to honor the occasion. Amid shouting, cheering and the thunder of cannon the train came to a stop, and when it was announced that such as could be accommodated would be given a "free ride," a tremendous rush was made and every available inch of sitting and standing room was occupied. A regular service of two passenger trains per day was inaugurated, and the following week three trains per day were run.

The first omnibus to run in Concord was owned by George Dame, of the Pavilion Hotel, and began its trips between the north end of Main street and the depot in 1852. It was gorgeously painted and upon the panels were views of the State House, depot and Main street, and a likeness of Franklin Pierce.

By this time Concord had become a wealthy and populous town, the United States census of 1850 giving the valuation of real estate as \$3,015,286, and of personal estate as \$573,624, making a total valuation of \$3,588,910. The population was 8,584, having increased to that figure from 4,903 in 1840. Although many disliked to abandon the system of government which had served so well in the past, the great number of voters rendered some change imperative, and the popular conviction of this fact finally overcame all opposition and secured the adoption of a city charter, March 10, 1853. The first election under this charter occurred March 26, 1853, but no choice of mayor was made, there being three candidates and the most popular receiving twenty-one less votes than his two opponents. At a second election, held April 5th, he was elected by 192 majority out of a total vote of 1,466, and the following day the city government was formally organized by the induction to office of the mayor elect and the two branches of the city council, the following gentlemen having been chosen :

Mayor — Joseph Low.

Aldermen — Ward 1, John Batchelder; ward 2, John L. Tallant; ward 3, Joseph Eastman; ward 4, Robert Davis; ward 5, Edson Hill; ward 6, Matthew Harvey; ward 7, Josiah Stevens.

Common Council — Ward 1, Jeremiah S. Durgin, Eben F. Elliot; ward 2, Samuel B. Larkin, Heman Sanborn; ward 3, George W. Brown, Moses Humphrey; ward 4, Ezra Carter, George Minot; ward 5, William H. H. Bailey, Cyrus Barton; ward 6, Ebenezer G. Moore, Thomas Bailey; ward 7, Moses Shute, Giles W. Ordway.

And now, having sketched Concord's history from the time when the territory was but a savage wilderness until it became Penacook Plantation, Rumford town, Rumford district, Concord parish, Concord town, and finally Concord city, let us proceed without further preface to a consideration of the Concord of to-day, and see how far it has fulfilled the hopes of its founders and what are the opportunities held out to the manufacturer, the merchant, the workingman and all the members of that wonderfully intricate and interdependent body known as "society."

THE CONCORD OF TO-DAY.

"Such Concord is! but who may see
A vision of the town to be?"

Concord is located in the southern central part of Merrimack County, and is bounded on the north by Webster, Boscawen, and Canterbury; on the east by London, Chichester, and Pembroke; on the south by Pembroke and Bow; on the west by Dunbarton and Hopkinton.

It is the capital of the State of New Hampshire and the county-seat of Merrimack County, and is also a very important manufacturing and mercantile centre; its representative products being well and favorably known throughout the United States and in many foreign countries, while the enterprise and the advantages of position possessed by Concord merchants have made the city the purchasing centre for all the country adjacent. Many of its products are shipped to Boston for export and for domestic distribution, that city being but seventy miles distant, and the railway facilities for the transportation of freight and passengers being excellent. Concord is directly on the line of communication between the representative industrial and commercial centres of the East and the important and rapidly developing market in the great Northwest, and the remarkable prosperity of the city's manufacturing enterprises during the past five years, affords an indication of what may reasonably be expected in the near future, and has had the effect of calling the attention of capitalists and practical manufacturers to the opportunities here presented for the profitable establishment of extensive manufacturing plants. In spite of the immense amount of water power now in use in Concord, there are undeveloped privileges having sufficient capacity to supply power for the driving of machinery, the direction of which would necessitate the employment of thousands of operatives; and it may be added that the policy of the city concerning the establishment of new industries is very liberal, and will be referred to more in detail under the head of "The Commercial and Industrial Outlook."

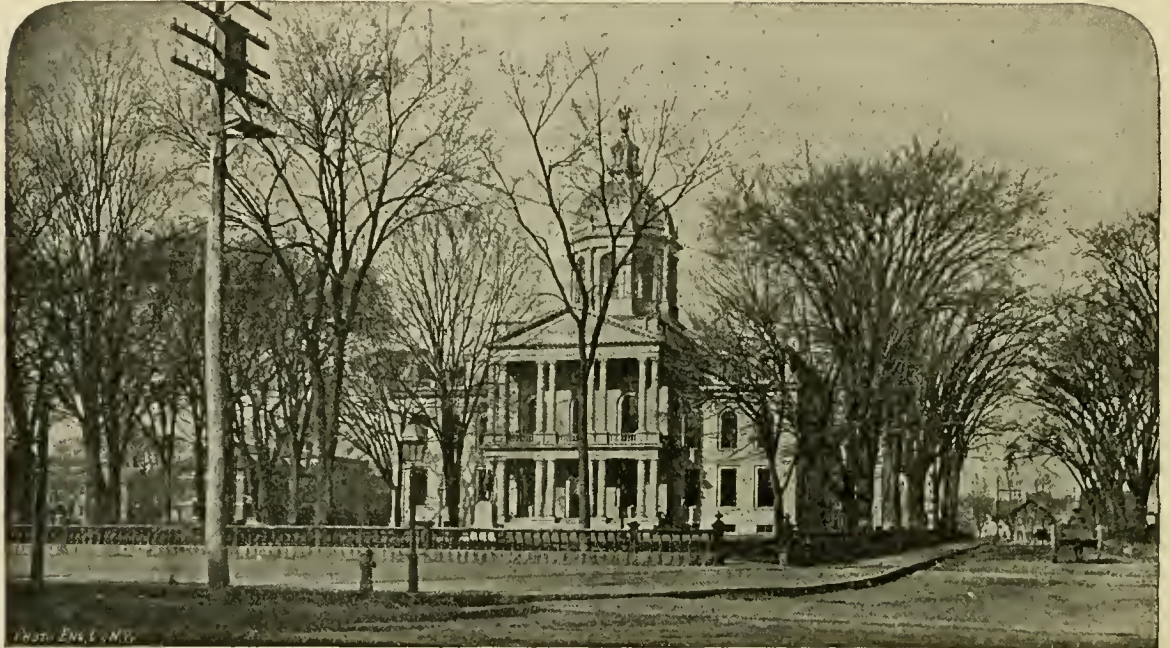
By the United States census of 1880, Merrimack County is given a population of 46,300, that of Concord being stated as 13,845. The valuation of the county, April 1, 1879, was \$24,882,550, and the valuation of the city the same year was \$10,604,465.

The census of 1890 will show a very marked increase over these figures, especially those relating particularly to Concord, for the growth of that city is very steady and permanent, as the great majority of those who take up their abode within its limits "come to stay," all the conditions being favorable to the development of an intelligent, public-spirited, and law-abiding population.

The opportunities for remunerative employment are many and varied, and the cost of living is moderate, especially when the industrial, mercantile, educational, and social advantages available are taken into consideration. Houses and tenements may be rented at reasonable rates, the most of them being in excellent condition and having pleasant, healthful, and convenient locations. During the past three years more than one hundred and seventy houses have been erected, including several palatial private residences, but the constant growth of the city creates a steady demand for desirable tenements, and those built to rent at from \$8 to \$14 per month are especially popular and prove a very safe and profitable investment.

The stores of the city are generally large, well lighted, finely equipped, and neat and attractive in appearance within and without, but what is of more interest to purchasers is the fact that

unsurpassed advantages are offered to retail and wholesale buyers. The markets contain a full assortment of seasonable food products at all times of the year, and in the line of country produce offer inducements which very few cities can parallel, for Concord is in the midst of a region which produces an abundant supply of vegetables, fruits, grains, eggs, butter, cheese, etc., and under existing arrangements these commodities are furnished to consumers in a very fresh and appetizing condition. Wood and coal are obtainable at reasonable rates, the former coming from the surrounding country, which also supplies large quantities of hay, corn and feed in general, much of the money received for these and other products being paid out to Concord merchants for farming tools, hardware, clothing, dry goods and the many other commodities they are prepared to furnish at especially favorable rates. An extensive wholesale trade is also carried on, as the country merchants for miles around obtain the bulk of their supplies in this city.



THE STATE CAPITOL BUILDING AT CONCORD.

EDUCATIONAL FACILITIES.

Under existing conditions a good common school education is practically indispensable to success in business life, and the excellent opportunities Concord offers for obtaining such, deserve prominent mention in even a brief summary of the advantages of the city as a place of residence. It is true that many men have won distinction as inventors, as manufacturers, or as merchants, in spite of an almost total lack of early educational advantages, but they were enabled to do so by the possession of great natural ability, indomitable perseverance and the favoring conditions which prevailed before competition had raised the standard in every field of effort and materially narrowed the chances for individual success. Parents owe it to their children to see that they are equipped at all points for the struggle of life, and a good general education is of no less importance than sound health and sound morals. It is the fashion of the day to judge schools by the practical results they attain, and not by the claims they make or the magnitude of the field they essay to cover, and certainly the results attained by the Concord schools justify us in giving them a leading place among New England educational institutions. The graduates of the grammar schools have a good, sound English education, fitting them to take places in offices, stores, and factories, with minds prepared to receive knowledge relating to the special duties they have entered upon ; to reason logically, and in short to gain

that practical education to which a school education is merely preparatory. The high school graduates who enter colleges, or other institutions of learning, make records and assume positions in their classes which conclusively prove that their preparatory training has been intelligent, faithful, and valuable. "By their fruits ye shall know them," and the knowledge the citizens of Concord possess of what their schools have done and are doing, compensates them for their liberal expenditure of time and money for their support.

The pioneer school of Concord was established in 1731, its support being assumed by the town in 1733. For more than thirty years it was kept in four sections of the town—East Concord, West Concord, Hopkinton road and Main street—but after 1766 a winter school was maintained at each of these places. The first school house was built in 1742, and at the beginning of the Nineteenth century there were about nine school houses in the town's possession. These were all small and rude structures, and no better method could be devised to gain an adequate idea of the enormous increase in the wealth and culture of the community since their erection, than to compare the best of them with the poorest school building Concord has to-day.

In 1807 the town was divided into sixteen school districts, and in 1818 the first visiting committee was appointed; but the act which had by far the most beneficial effect upon local schools was the establishment of the Union School District, in 1853, for from that date the improvement in schools, school buildings and systems of instruction and supervision has been rapid and continuous. A Board of Education was appointed in 1859, nine representative citizens, elected September tenth of that year, constituting it. As the population of city increased and the questions to be considered multiplied in number and importance, the duties of the Board became too exacting to be performed satisfactorily under existing arrangements, and the result was the passage, in 1874, of an act authorizing the appointment of a Superintendent of Schools. The original incumbent was Daniel C. Allen, and he and his successors deserve a good share of the credit for the marked improvement in the efficiency of the school system which has since been brought about.

During the years 1888 and 1889 the city expended about \$140,000 for new school buildings, the High, Franklin, and Kimball school houses being erected during that period. These are model structures for the purposes for which they are utilized, both in design and construction, being commodious, excellently lighted and heated, thoroughly ventilated and very conveniently arranged. Other school buildings are the Tahanto, Walker, Chandler, Rumford, and Bow Brook. The Tahanto and Walker houses have recently been thoroughly renovated and equipped with improved ventilating appliances, and it is within the bounds of truth to say that, taken as a whole, the school buildings of Concord will now compare favorably, as regards healthfulness and convenience, with those of any other New England city.

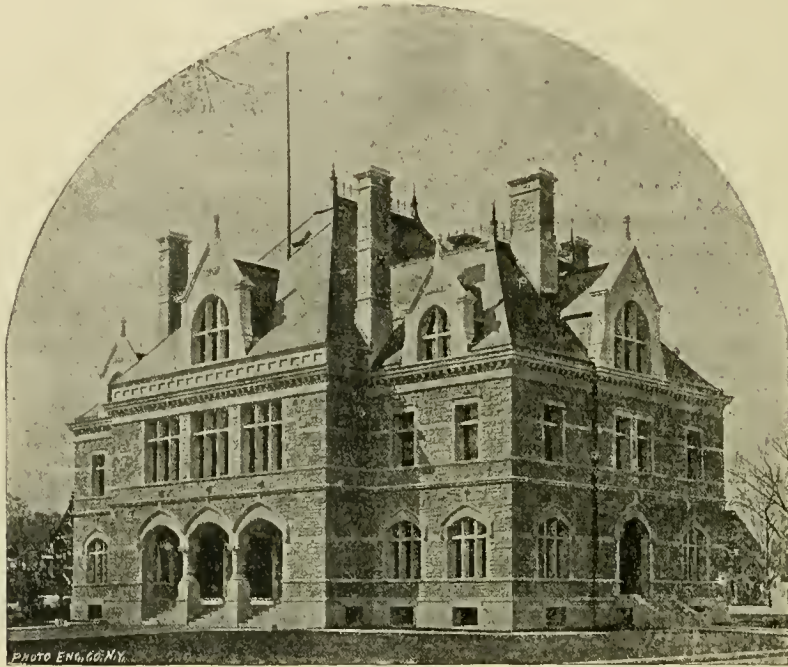
Liberal appropriations are regularly made for the support of the school system; there is none of that overcrowding so common in most of the larger cities, but every child of suitable age is given abundant opportunity to gain a good education under favorable conditions, and is supplied with all necessary text books free of expense.

There are various private schools in the city, prominent among them being St. Mary's day and boarding school for young ladies, but by far the most important of these institutions is St. Paul's School, which, like St. Mary's, is conducted under the auspices of the Episcopal church. This is one of the best-known church classical schools in the world, for although of recent origin when compared with other famous institutions of a similar character, its management has been such as to have given it wide and honorable celebrity, and to have rendered frequent and extensive enlargement of its facilities absolutely necessary.

The school is located at Millville—a suburb of Concord—and is about two miles from the centre of the city, on the borders of a pretty little lake, in a beautiful valley with high hills on every side. The institution was founded by George Cheyne Shattuck, M. D., a wealthy resident of Boston, and the original school building was the country-seat of the founder. The school was first opened in 1856, and this building continued to be used for school purposes until its destruction by fire in 1878. It was replaced by a structure known as "The School," and pronounced by expert judges to be one of the most complete buildings of the kind to be found in the country. Long before this, however, it had

become necessary to provide greatly increased accommodations, and these were furnished by the erection of the "Upper School," a handsome three-story granite building built in 1869; the "Lower School," in 1870; the Rectory, in 1871; a large school house, in 1873, and the Infirmary or Sanitarium, in 1877. The school opened in 1856 with five pupils; there are now nearly two hundred and fifty, and so anxious are some parents that their sons should profit by the advantages here offered, that they enter their names five and six years before they are old enough to be admitted. As the Reverend Hall Harrison has said, in writing of the institution, after eulogizing the personal characteristics and paying tribute to the efficiency of the methods pursued by those having its interests in charge:

"But after making all due allowance for these personal qualifications, which it might indeed be difficult to replace, it is quite certain that if anything like the wise judgment and unselfish labor of the past quarter of a century shall mark the administration of Dr. Coit's successors, St. Paul's,



GOVERNMENT BUILDING, CONCORD.

Concord, will more and more take a leading rank among those noted places of education which after all, are the true glory of our country, because they are the best security that we have for the cultivation of those virtues which lie at the foundation of the safety, honor, and welfare of our people."

The complete course of study covers seven years, and students are prepared to enter the freshman and sophomore classes of any American college, but many enter business life directly from this institution.

Schools and libraries are closely related, and in the Fowler Free Library Concord has an institution of which she may well feel proud, and which is destined to increase steadily in value and importance. The building was erected by William P. and Clara M. Fowler, in memory of their parents, and was dedicated in 1889. It is a handsome and substantial structure and is sufficiently commodious to provide for all probable demands upon its facilities for a long time to come. The several Shakespeare clubs of the city have a fine room allotted to them in this building.

There are a number of excellent private and semi-private libraries in Concord, the most important of them being that of the New Hampshire Historical Society, which was formed at

Portsmouth in 1823, for the purpose of discovering, procuring, and preserving matter relating to the natural, civil, literary, and ecclesiastical history of the United States in general, and the State of New Hampshire in particular. The society celebrated its semi-centennial anniversary May 22, 1873, a feature of the occasion being the dedication of its newly fitted-up building. There have been some ten volumes of valuable historical matter published by this association, whose library now comprises about 9,000 volumes, more than 12,000 pamphlets, over 100,000 newspapers, an extensive and valuable collection of manuscripts, together with many ancient and curious articles, some of which are associated with the most noted personages and decisive events in American history.

THE PRESS.

The newspaper press of Concord comprises two dailies and three weeklies; the former being the *Concord Monitor* and the *People and Patriot*; the latter the *Independent Statesman*, *People and Patriot*, and *Concord Tribune*. The *Monitor* has the distinction of being the first permanent daily paper established in Concord, for although a number of efforts had previously been made in this direction all had ultimately failed. The *Monitor* made its initial appearance May 23, 1864, the publishers being Cogswell and Sturtevant. At that time the attention of the Northern people was of course concentrated upon the actions and fortunes of their soldiers in the South, and as the *Monitor* not only published full telegraphic reports but made a specialty of news concerning New Hampshire troops in the field, it made an instant and decided "hit." But the expenses of publication were heavy, and as no part of the subscribed guaranty fund of \$3,000 was ever turned over to the publishers (who had contracted to print and publish the paper at a fixed compensation, without editorial responsibility), and as a large sum was owing to them, the paper and its accounts were given to them in part payment of their claim. This was in August, 1865, and Cogswell & Sturtevant continued the editorial and business management of the *Monitor* until January 2, 1867, when the *Monitor* and *Independent Democrat* offices were combined and the "Independent Press Association" formed. The "Republican Press Association" was organized October 1, 1871, and purchased the papers and the business of the Independent Association and of the *Republican Statesmen*, merging the two enterprises into one. From this time the *Monitor* has been solidly and steadily prosperous; it has been enlarged several times, is constantly gaining in circulation, advertising patronage and influence, and is a "monitor" whose admonitions concerning municipal affairs are worthy of the most respectful consideration, and have saved tax payers many a dollar and wisely guided the expending of many more.

The *People and Patriot* was established by the Democratic Press Association in 1885, and has since very ably represented the principles of the democratic party as applied to municipal, state and national politics. Although the paper as now published is of comparatively recent origin, a full account of what may be called its pre-natal history would have to go back nearly half a century to trace its origin, for the first number of the *Daily Patriot* was issued June 2, 1841. The first prospectus for a daily paper in Concord was sent out by William P. and John M. Hill, in May, 1841, but the first number of their paper, *Hill's Daily Patriot*, did not appear until June third — one day later than the appearance of the *Daily Patriot*, which was published by Barton & Carroll. Both these papers were issued only during the sessions of the Legislature, and *Hill's Daily Patriot* suspended publication at the close of the second volume, in 1842. The publication of the *Daily Patriot* steadily continued in spite of various changes in ownership, and January 3, 1868, it began to be issued regularly throughout the year, so continuing until November 1, 1877, when it was stopped.

Charles C. Pearson & Co. had commenced the publication of a legislative paper, called the *Daily People*, in June, 1870, and it was continued until the completion of the ninth volume, in 1878. The following year Mr. Pearson began the publication of the *People and Patriot*, issuing it daily during the legislative session of 1879. December first of that year he resumed its publication, sending out six issues a week, and September 3, 1881, the enterprise was abandoned, but as before stated was revived by the Democratic Press Association in 1885. The *People and Patriot* now has a large circulation and a good amount of advertising patronage, fairly sharing honors with the *Monitor*. Both papers are ably conducted and although looking at many things from different points of view,

both unquestionably have the best interests of the city, state and nation at heart. The *People and Patriot* publishes a weekly edition and one is also issued from the *Monitor* office, known as the *Independent Statesman*; these have an especially large out-of-town circulation. Another weekly is the *Concord Tribune*, the successor of the *Weekly Blade*, which succeeded the *Concord Daily Blade*, established September 1, 1880. The *Tribune* occupies a field of its own and appeals successfully to the support of a large and important class of readers.

THE WATER SUPPLY.

The water supply of a city has so important a bearing upon its healthfulness, upon the cost of manufacturing, and upon the probable fire losses and consequently the insurance rates, that there is no other single advantage offered by Concord as a city to live and do business in, which will outweigh its magnificent water service. "Magnificent" is a pretentious word and may perhaps be legitimately objected to from a literary point of view when used in this connection, but it seems to describe, as no other word can, a service which, although not perfect, is doubtless as nearly so as that enjoyed by any New England city. Concord has expended about half a million of dollars on her water works, and the system is so arranged as to enable a heavy increase in the present consumption to be provided for at comparatively small cost.

The great fire of 1851 caused an awakening of the people to the imperative need of an additional water supply, and earnest efforts were made to provide such, but little or no progress was made, for all available money was needed in the development of private business interests, and the people objected strongly to material increase in the rate of taxation. Finally a committee was appointed to investigate the matter, and in a report dated December 16, 1859, it is stated:

"Our population is at present supplied in part from wells and in part by several aqueduct companies, the two principal of which are the 'Torrent Aqueduct Association' and that of Nathaniel White. In addition to these are several others of more limited capacities, each supplying from one or two to forty families."

The Committee examined five different sources of supply, comprising Merrimack River, Horse-shoe Pond, Ash Brook, Little Pond, and Long Pond, and very wisely gave their preference to the last on the list, summarizing its advantages and the attending conditions as follows: "Long Pond is distant three and one-half miles from the State House, has an area of two hundred and sixty-five acres, and is, in some places, seventy-five feet deep. Several small brooks enter it, but it is fed principally by springs. The land about it is of a granite formation, and rises pretty rapidly to a height of from three hundred to four hundred feet, and is mostly cleared. The Pond is surrounded by a water-shed of some 3,000 acres in extent. Its bottom is of white sand, overstrewn with granite boulders, and is free from sediment and aquatic weeds. There are no boggy meadows on its shores. Its water is soft, pure, perfectly transparent, and abundant in quantity."

Although issued thirty years and more ago, this report is a faithful description of the Long Pond, or rather the "Lake Penacook" of to-day, for no changes have occurred such as would exert a contaminating influence on the water. The outbreak of the Rebellion put aside all thoughts of expensive local improvements, and for some years after its close no decisive steps were taken concerning the water supply, but at a mass meeting of citizens held October 1, 1870, it was

"Resolved, that the safety, health, prosperity, and growth of our city absolutely demand a greater and better supply of water than it now has."

A committee was appointed to vigorously push the matter, and in August, 1871, they reported that they had obtained from the Legislature "An Act to authorize the city of Concord to establish water-works in said city." A Board of Water Commissioners was appointed in January, 1872, and the work of preparation and construction was very vigorously pushed. The right to draw water from the pond was bought of the owners of the water power at West Concord, for \$60,000, and contracts were made with the American Gas and Water Pipe Company for the construction of the main line, distributing branches, and the furnishing and setting up of gates, hydrants, etc., at a total

cost of about \$144,000. The stock of the Torrent Aqueduct Association, and the water rights of Nathaniel White were bought for \$20,000, and a little more than \$16,000 was paid for other rights and for land damages. The contractors put a large force to work and hurried matters along so successfully that water was admitted to the pipes only eight months after the beginning of operations, or January 14, 1873.

Although done hurriedly, the work was done very thoroughly and has given excellent satisfaction from the first. In fact its very perfection soon made an extension of the delivery facilities imperative, for as the knowledge of the convenience and reliability of the service became more general, there was a constantly growing demand for water and the consumption reached a point where the fourteen inch main was unable to supply an adequate amount to the higher portions of the territory covered. The result was the laying of a second main, eighteen inches in diameter; the work being completed in the summer of 1882, the total construction account being thus brought up to \$492,000.



CONCORD FROM STATE HOUSE CUPOLA, LOOKING SOUTH.

Improvements have been made from time to time as circumstances required, and nearly every dwelling in the city is now supplied with an abundance of pure water, it having a good "head" in the pipes, as Penacook Lake is one hundred and twenty feet above Main street in front of the State House.

THE FIRE AND POLICE DEPARTMENTS.

A city having such a water service should have a fire department to correspond, and certainly Concord pursues a consistent policy in the matter, her fire department being as efficient as any in the State. Its mechanical equipment is generally modern in style and is handled by some two hundred trained firemen, who know their business and are commendably prompt and fearless in the discharge of their duty. On many occasions they have shown their ability to cope with all ordinary conflagrations, and although, in the light of recent experiences at Lynn and Boston, it would be presumptuous to claim that a disastrous fire in Concord is impossible, still it should be remembered that the character of local buildings and their contents, and the absence of the narrow streets, high walls and other

conditions unfavorable to fire-fighting, which greatly aided to increase the loss at the cities named, all tend to justify the confidence which manufacturers, merchants, insurance companies and the citizens generally repose in the Concord fire department.

At the Central station there are two second-class Amoskeag steamers and two first-class Amoskeag hose carriages; all these pieces of apparatus being drawn by horses, of which six are always immediately available. There is also a hook and ladder wagon, manned by twenty men. At the north end is the "Alert Hose," and at the south end the "Good Will Hose," the former company using a modern department wagon and the latter a four-wheel Amoskeag carriage. Each house is equipped with a swinging harness, and horses are constantly in readiness in adjoining stables.

In Penacook there is a fourth-class Silsby steamer and a second-class Amoskeag hose carriage; horses are available, but the steamer may be drawn by hand should circumstances require. At East Concord, is the "Old Fort" hand engine and hose company, and in West Concord is a similar organization known as the "Cataract" Company. The electric fire-alarm service is wide spread and reliable, and a large number of hydrants are distributed throughout the city.



NEW HAMPSHIRE STATE'S PRISON AT CONCORD.

Concord's Police Department is worthy to be classed with the Fire Department, for although happily there is no occasion for it being maintained on anything like so large a scale, still it is amply sufficient to meet all demands upon it, and for a city of its population and amount of territory to be covered, Concord is remarkably free from disorder and from crimes against persons and property. The efficiency of any police force depends in a great measure upon the public sentiment behind it, and as the citizens of Concord, as a whole, are firm believers in the principle "Order is heaven's first law," they will not tolerate disorder, and are ready to lend financial and, if necessary, physical aid to the police in their efforts to repress it. It is this consciousness of popular support that makes Concord's policemen courteous in their dealings with the public, but prompt and fearless in preserving order when force is necessary; while on the other hand those who have a disposition to break the law are in many cases restrained by the conviction that they are in a hopeless minority, and by the knowledge that the police have only to ask aid in order to get it instantly. A new Police Station of brick and stone is now in course of erection at an expense of about \$20,000.

HOTELS.

Being the State Capital, as well as an important mercantile and manufacturing city, it is natural that the hotel accommodations of Concord should be at times heavily drawn upon, and should be superior to those available in almost all other cities of no greater population. Among the local hotels are the American House, Elm House, Commercial House, and the hotel of the Eagle and Phenix Hotel Co. The last named house is located opposite the State House yard, and is a very

commodious and finely equipped structure, it having been rebuilt and newly furnished in 1890 at a cost of more than \$35,000. It has one hundred and forty rooms, is supplied with elevators, electrical appliances and other conveniences, and is a worthy representative of Concord hospitality. All the hotels are well managed, and as a whole cater successfully to all classes of trade ; so it is not claiming too much to say that they have done their full share towards building up the favorable sentiment with which the city is regarded elsewhere.

CHURCH, BENEVOLENT, AND FRATERNAL SOCIETIES.

Although the temporal needs of Concord's residents are excellently provided for, their spiritual needs have by no means been neglected, for the city and suburbs contain many church societies, representing all the leading denominations and worshipping in edifices which, with scarcely an exception, are commodious and beautiful, while many have large and convenient chapels connected. Among societies in the city proper are the First and South Congregational ; the First Methodist Episcopal, and the Baker Memorial Methodist Episcopal ; the First Baptist, Pleasant street Baptist, and Free-Will Baptist ; the Universalist ; the Unitarian ; the Episcopal ; the Advent ; and St. John's, Roman Catholic. In East Concord there are the Congregational Church and the Episcopal Mission ; in West Concord, the Congregational Church ; and in Penacook, the Baptist Church, St. John's Catholic Church, and the Episcopal Chapel. There are many regular church-goers among Concord's population, and as strangers are cordially welcomed, there is usually a good attendance at divine service.

There are many fraternal and benevolent societies in the city, and the good-natured rivalry which exists between some of them is distinctly beneficial in its effects, as it is never carried to excess, and does much to stimulate interest in and to increase the membership of organizations which depend upon such increase for the means to carry out their helpful aims.

The Odd Fellows have a very large membership here, and in 1890 dedicated a handsome and commodious building erected at a cost of about \$38,000. The Masonic orders also have beautiful rooms, and are in a most flourishing condition, while the Grand Army of the Republic is very strong and influential here, as would naturally be imagined by those familiar with Concord's record during the Rebellion. E. E. Sturtevant Post, No. 2, has its headquarters in the city proper ; William I. Brown Post, No. 31, at Penacook, and Davis Post, No. 44, at West Concord.

The Knights of Honor, Knights of Pythias, Ancient Order of United Workmen, Ancient Order of Hibernians, and other prominent secret societies, are all well represented.

The temperance movement has received no little aid from local organizations, for Concord has numbered many enthusiastic advocates of temperance among its residents from a very early period in its history, and the home societies now number about a dozen, and are very alert and efficient.

Among those organizations whose membership is limited to professional men, may be mentioned the New Hampshire Medical Society, the New Hampshire Homœopathic Medical Society, the Centre District Medical Society, the New Hampshire Dental Society, and the New Hampshire Pharmaceutical Association.

There is a Young Men's Christian Association in Concord and another at Penacook.

The oldest benevolent society in the city is the Concord Female Charitable Society, established in 1812. The Concord Female Benevolent Association was organized in 1835, and in 1852 the Rolfe and Rumford Asylum for destitute native female children of Concord was founded by the Countess of Rumford, it being opened for the reception of inmates in January, 1880. There is an Orphan's Home near Millville, and the Odd Fellows Home is situated upon the street leading to that beautiful suburb. The New Hampshire Centennial Home for the aged, is another institution which is accomplishing great good in its chosen field, and its location is on Pleasant street, opposite the grounds of the New Hampshire Asylum.

There are several Mutual Relief Associations in the city, and there is also the French Canadian Society, St. Patrick's Benevolent Society, and other helpful organizations, so that no person, whatever his nativity or creed may be, need lack sympathetic help when circumstances render aid of some kind essential.

PUBLIC BUILDINGS.

Among Concord's more prominent public buildings, the first which should be mentioned is, of course, the State House, which was first occupied by the Legislature at the June session in 1819, although the building was not entirely completed. Many improvements have been made in it since that date, and about a quarter of a century ago it was enlarged at an expense of nearly \$200,000, the total cost of the work being paid by the city. The structure is massive and handsome in design and stands in the midst of spacious grounds containing many beautiful shade trees. It is built of the famous "Concord" granite, the stone being obtained from the quarries a little more than a mile distant, on the line of the Concord Electric Railway.



CONCORD FROM STATE HOUSE CUPOLA, LOOKING NORTHEAST.

The New Hampshire Asylum for the Insane was opened for the reception of patients in the latter part of 1842, and during the first seven months seventy-six patients were admitted, the original structure being capable of accommodating only ninety-six. New buildings have been added and old ones enlarged and improved, until now more than three hundred and fifty patients can be cared for without the least crowding. The institution is located in the heart of the city, the grounds having an area of about one hundred and twenty-five acres and being very highly improved. Special care is taken to make the surroundings and conditions as homelike as possible, and this has long ranked high among the model insane asylums of this country. From 1857 to 1883 it was in charge of Dr. Jesse P. Bancroft, and on his resignation the duties of superintendent were taken up by his son, Dr. Charles P. Bancroft, who has met with gratifying success in maintaining the high standing of the institution.

There has been a City Hospital in Concord since October, 1884, and the facilities offered have been of great public benefit, although the location and arrangement of the premises utilized have interfered somewhat with the efficiency of the service. This condition of affairs, however, will soon be a thing of the past, for, thanks to the generosity of George A. Pillsbury and his wife, Margaret, Concord will speedily possess a hospital building worthy of being classed with the best of her other public edifices. Mr. Pillsbury is a member of the great milling firm so famous throughout the

country, and is a resident of Minneapolis, of which city he has been mayor. But he has also been mayor of Concord, and he has not allowed his later honors to banish the deep interest he has always shown in our city's welfare, a recent proof of this interest being the giving of \$30,000 for the erection of a city hospital.

The United States Court House and Post Office building was completed in 1888 at a cost of \$300,000, and is a very handsome and commodious structure, occupying a most eligible site and being very conveniently arranged for the accommodation of the post office, United States courts, pension agency, etc. The mail facilities of the city are excellent, the service being frequent, prompt and reliable. A very large amount of all classes of mail matter is handled monthly, and the reliability and general efficiency of the carrier service are of great benefit to the community in general and especially to manufacturers and other business men.

The Board of Trade Building was completed in 1873, and is now as ever an ornament to the city and a monument to the energy, enterprise and foresight of those who provided the money for its



CHASE'S BLOCK, NORTH MAIN STREET.

erection. Although the board of trade, as an organized body, did not erect the building, nearly all the subscribers to the stock were members of the board, and the completion of the structure was celebrated by a social festival, held October 20, 1873, under the auspices of that organization.

White's Opera House is a very popular resort among those seeking diversion in the mimic life of the stage, for many prominent dramatic and musical "combinations" appear here during the season. The house is conveniently appointed and has seating capacity for nearly one thousand.

There are other public halls, convenient in location and arrangement, among them being Grand Army Hall, Phoenix Hall and Chase's Hall.

CONVENIENCES.

The city is lighted by both gas and electricity, both being furnished by the Concord Gas Light Company, which was incorporated in 1854 and has a capital of \$125,000. Some twenty miles of main pipe have been laid and gas is furnished to from 1,200 to 1,500 consumers; several hundred street lamps also being supplied. Electricity is also used for both exterior and interior illumination, and the stores along the principal streets present a brilliant appearance after night fall, as nearly all of them have great plate-glass show windows, and certainly the goods displayed in them do not suffer from lack of abundant light.

Another and most important application of electricity here has to do with the running of street cars, for what was the Concord "Horse" Railroad can claim that title no longer, the cars now being run by the Thompson-Houston system of electrical appliances—a system which has satisfactorily solved the famous "horse-car problem" in Boston, where it has been adopted by the only street railway company and applied to hundreds of cars. The system is even more satisfactory in Concord, where the streets are less crowded and the danger of accident greatly lessened, and as "rapid transit" is now an accomplished fact, the outlying districts on the company's line may be expected to increase in population and wealth more rapidly than ever. This road began running in April, 1881, and has considerably more than doubled its rolling stock since that time. The line runs from South Main street, or the "South End," through West Concord to Penacook.

DRAINAGE.

Many and important as are the hygienic advantages arising from an abundant supply of pure water, they are robbed of much of their effect unless reinforced by a comprehensive and efficient system of drainage, and the location of Concord together with the character of the soil is distinctly favorable to the easy and wholesome disposition of waste.

A large amount has been judiciously expended upon sewers and drains, and the present condition of the sewerage system is good, the drainage of the city being very efficiently accomplished; but further facilities have been rendered necessary by the growth of the community, and as the citizens realize that it is most economical to spend money freely in such a cause as this, and to provide for the future as well as the present, the city government will undoubtedly provide seasonably for the extension and general improvement of the sewerage system as may be required.

The streets of the city are as a rule, broad, well arranged, and well kept, notably Main street, in which the citizens are fully justified in taking pride, for it is the unanimous verdict of strangers, as well as residents, that this is without exception the finest business street in New England. It was laid out in 1785, and those who defined its limits must have had some conception of the probable growth of the community, for the street is of very generous width, even in the heart of the city, and can accommodate an enormous amount of traffic without crowding. It is paved, concreted or macadamized from end to end and is bordered by an abundance of shade trees, some of them being elms of magnificent proportions.

Concord's sidewalks are on a par with her streets, for they are of exceptionally fine quality, nearly all being concreted, as the city is the home of this industry. It is everywhere admitted that a first-class concrete walk is far superior to one made of any other material, and the concrete work employed in this city is equal to the best noticeable anywhere. The roads about Concord are maintained in generally excellent condition, and help materially to make the many picturesque drives thoroughly enjoyable. The country adjacent contains many attractive bits of scenery, and some of the views are justly entitled to rank among the most pleasant prospects in New England. The towns of Dunbarton, Hopkinton, Bow, Pembroke, and others that might be named, are within easy drive, and each has a reputation for natural beauty which is added to by the comments of every fresh visitor.

THE BANKING FACILITIES.

The magnitude and character of the banking facilities enjoyed by a community form a convenient standard by which its position as a mercantile and manufacturing centre may be determined, and as a general rule an intelligent judgment made on such a basis is extremely accurate, for although in exceptional cases the banks are unworthy of the community, or the community is unworthy of the banks, still these exceptions but "prove the rule," for on close investigation it will be found that they result from forced and unnatural conditions. The banks as truly represent the business methods and the mercantile standing of the people on whom they depend for patronage, as do the newspapers their intellectual and moral standing, and a people who support first-class financial institutions may, as a whole, invariably be depended upon to do business on sound principles

and to be enterprising and intelligent in developing natural resources. Hence the high standing of Concord's banks, although gratifying and commendable, is the necessary consequence of the conditions which gave them birth and which have attended their development to the present time.

It is nearly eighty-five years since the first banking institution in this city was incorporated, and of course that was long before a city charter was ever thought of, for it was in 1806—only twenty-two years after Concord had changed from a "parish" to a full fledged "town." But, although only a town, it had its conflicting interests as truly as the largest city has, and in spite of the well-earned reputation for "concord" of action which had given it its name, its residents showed that they could oppose one another as vigorously and stubbornly as they, united, had fought the Bow proprietors.



MAIN STREET, CONCORD, LOOKING NORTH.

There was a "North End" interest and there was a "South End" interest, and after Timothy Walker, William A. Kent, and others, were incorporated "by the name of the President, Directors and Company of the Concord Bank," trouble at once arose in consequence of questions of location and management.

Hon. Timothy Walker was the champion of the "Northenders," and Colonel William A. Kent of the "Southenders;" and as no agreement could be arrived at, each side claiming that its position was clearly the just one, the upshot of the matter was the opening of two banks under the same charter, the Upper Bank and the Lower Bank, each of which claimed to be the "only and original Simon-pure Concord Bank, and denounced the other as a "base and fraudulent imitation."

The consequence of their not being able to even "agree to disagree" was ceaseless trouble and constant loss to both, for the competition was keen and incessant, and neither institution was very delicate in its choice of methods to overcome the other. At one time the Upper Bank forced a run upon the Lower, by demanding the redemption in specie of a large number of their bills, of which the former institution had secured possession. The Lower Bank kept the ball rolling by instituting suits against its rival for issuing bills without legal warrant, the result of this action being a long drawn out legal battle to decide which was the lawful Concord Bank. The lawyers profited by the contention if nobody else did, and among those who got a fee out of it was the early and famous legal

antagonist of Daniel Webster, Jeremiah Mason. He was retained as counsel for Nehemiah Jones, who had brought suit against Timothy Walker, the indictment in the case containing more than one hundred counts, being a sort of "drag-net" affair, covering all the points in dispute and designed to surely catch Walker in some of its many ingeniously contrived meshes. So able a lawyer as Mason at once perceived the hopelessness of settling the matter in Court and endeavored to effect a compromise. Those at all familiar with his career know that he did not mince his words when circumstances made plain-speaking advisable, and hence will readily accept the tradition which credits him with saying, when his client objected to the expense of the proposed settlement: "As you have got into gentlemen's company, you must expect to pay a gentleman's price."

After the banks ceased persecuting one another, they naturally rose in the esteem and confidence of the public, and both did a generally profitable business under the one charter until twenty years had expired, when the Upper Bank secured a new charter under the name of the "Merrimack County Bank." The Lower Bank had its charter altered and extended in 1826, and continued business until its failure in 1840.

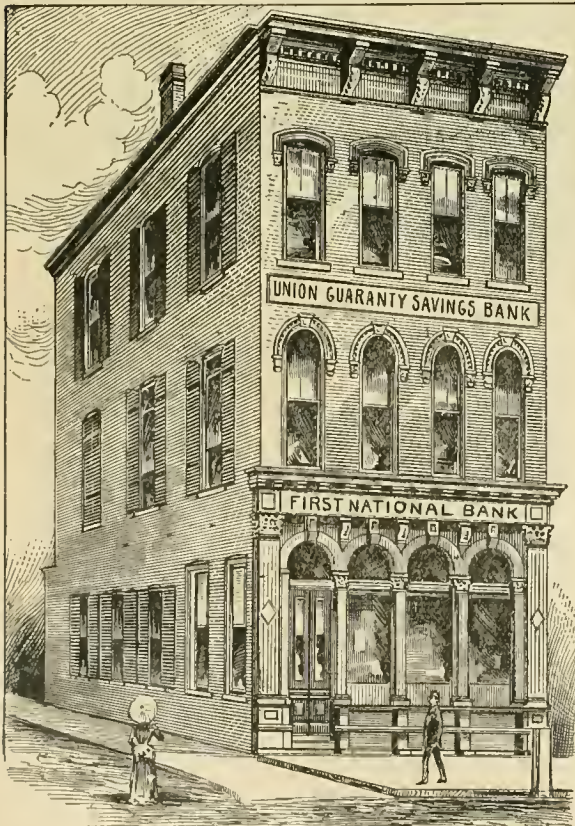
Such a demoralizing and foolish conflict as that between these two banks would be impossible in the Concord of to-day, for although the interests involved are now vastly greater, and the prize so much the more worth the winning, our financiers, as well as our merchants and manufacturers, rigidly discriminate between competition and opposition, and recognize the fact that mutual aid confined to legitimate limits is the best policy to be followed by all parties concerned.

At the present time there are three National and four Savings Banks in Concord, all of which are in a sound and prosperous condition, while some among them are exceptionally strong, even in comparison with other leading financial institutions throughout the country.

As would be supposed from its name, the First National Bank was the pioneer Concord institution organized under the national banking laws, although the other two National banks in the city

had been carried on under State charters for many years before the organization of the First National Bank in March, 1864. Asa Fowler was the first president, he being succeeded in 1867 by George A. Pillsbury, who resigned in 1878 and went West, where he was destined to win fame and fortune as a member of the great milling firm, now known throughout this country and England. He has had worthy successors in the office of president of the bank, and as the directors have also always been men of ability, it is easy to account for the exceptional prosperity the institution has enjoyed from the start. It has a capital of \$150,000 and an extremely large surplus—so exceptionally large in fact that the bank has been reported by the comptroller of the currency to have the highest per cent. surplus of any New Hampshire bank.

The National State Capital Bank was not long behind the First National in beginning operations under a national charter, for it was re-organized under national banking laws, January 2, 1865, or only about ten months after the other institution. Its origin as a State bank dates back to 1853, the State Capital Bank having been organized January 26th of that year. The original capital stock was \$160,000, and this amount was increased one-half in 1854, reduced to \$120,000 in 1862, and a year later reduced to \$100,000.



FIRST NATIONAL BANK.

After the obtaining of a national charter the capital stock remained at \$100,000 only a little more than three months, it being increased to \$150,000 April 17, 1865. A further increase to \$200,000 was made May 31, 1872; the bonds and right of circulation of Carroll County National Bank, of Sandwich, having been purchased. The National State Capital Bank is worthy of its name and stands high in the financial and general business world, by reason of the wise conservatism of its management and the efficiency of its service.



LOAN AND TRUST SAVINGS BANK BUILDING.

The Mechanics' National Bank was organized January 3, 1880, but from one point of view may be considered the oldest established bank of discount and deposit in the city, for as the Mechanics' Bank it was first incorporated July 5, 1834. The original capital was \$100,000, and the charter was extended June 22, 1853; the bank closing up its affairs in 1865. At the time business was stopped, Josiah Minot acted as president and Charles Minot as cashier, so that when these gentlemen began operations as a private banking firm under the style of Minot & Co., in January, 1866, it was in one sense a revival of the "Mechanicks'" business, and it steadily continued until its re-organization as the Mechanics' National Bank in 1880. Josiah Minot was the first president of the new institution, and was associated on the Board of Directors with John Kimball, John M. Hill, B. A. Kimball, Joseph



BOARD OF TRADE BUILDING, NORTH
MAIN STREET.

B. Walker and other representative citizens. This bank has a capital of \$150,000, is very strong financially and enjoys a goodly share of the patronage and the confidence of resident business men.

It is asserted by not a few eminent students of public affairs, that the number, importance, and condition of the Savings Banks in any given section of the country afford an accurate barometer of the state of industry and trade, besides giving valuable hints relating to the personal habits of members of the community, and the residents of Concord have certainly no reason to shrink from the application of such a test; for were not their industries and mercantile enterprises generally prosperous, and the community as a whole industrious, thrifty, and profitably employed, the local savings banks could never have reached their present development, and would not be able to safely challenge comparison with a like number of similar institutions anywhere, catering to no greater population.

Of the four Concord savings banks the New Hampshire Savings Bank is by far the oldest, it having been incorporated away back in 1830. The institution was organized July 21st, of that year, and during its sixty years of existence has paid its depositors more than one million and a half of dollars in regular dividends, and about \$200,000 in extra dividends; the rate of interest thus far having averaged about four and a half per cent.—a very remarkable showing considering the pains the management have always taken to ensure the absolute safety of funds placed with them for investment.

The Merrimack County Savings Bank was incorporated 1867, but was not organized until May 3, 1870, the first deposit being made June first. Lyman D. Stevens has been president of this bank from the beginning, and John Kimball has been treasurer for a like period. The record of this institution during the past five years goes far to establish the claim that savings banks accurately indicate the degree of prosperity a community is enjoying, for it is an open secret that Concord's representative industries have prospered remarkably since 1885, and during that time the deposits in and surplus of the Merrimack County Savings Bank have more than doubled, the amount now due depositors considerably exceeding a million and a half of dollars, and the surplus approximating \$120,000.

The Loan and Trust Savings Bank was incorporated in June, 1872, and has proved a valuable addition to the savings institutions of the city and the State. The amount due depositors has increased to the extent of more than \$700,000 during the last five years, and at present approximates two and a quarter millions of dollars. The guarantee fund amounts to \$100,000 and the undivided profits considerably exceed that sum.

The Union Guaranty Savings Bank is by far the youngest institution of the kind in the city, it having been incorporated in 1887, but it is already firmly established in the confidence of the community, as it is managed in connection with one of the strongest of New England's financial institutions by men of ability and ripe experience. It has a perpetual guarantee fund of \$50,000, has

already accumulated a surplus of about one-fifth that amount, and now holds deposits amounting to about half a million dollars.

The facilities afforded by the National and the Savings banks of the city are supplemented by the admirable service offered by such representative financial houses as those of Crippen, Lawrence & Co., E. H. Rollins & Son, the American Trust Company and others, so that as regards opportunities for investment and the many other advantages arising from a comprehensive and ably conducted banking service, Concord stands high among New England cities.



NEW HAMPSHIRE ASYLUM FOR INSANE, CONCORD.

THE GRANITE BUSINESS.

A consideration of Concord's natural advantages must of necessity include the many valuable granite quarries there located, for these have long been a very important source of wealth, and yield stone of a quality which has made Concord granite the standard by which that from other localities is judged.

The local supply is almost inexhaustible, the large eminence known as Rattlesnake Hill being composed almost entirely of granite, while Oak Hill merits a similar description. A large amount of capital and many men are employed in the quarrying and working of the stone, and the most improved appliances and tools have been universally adopted, reducing the expenses of production to a minimum and enabling outside competition to be easily met. The exceptionally comprehensive United States census of 1880 included a close investigation by experts of the existing condition and future prospects of the quarrying industry, and the results arrived at concerning Concord granite are in the highest degree favorable, as will be seen from the necessarily limited quotations from the reports of the government agents which follow.

From a scientific point of view, the sort of stone found in this vicinity is a "massive, gray, biotite—muscovite granite." In spite of this formidable description we are told that "it is a good, safe, free stone to work and takes a high polish."

For commercial purposes it is divided into four classes : No. 1, the best, for monumental work ; No. 2, for general building purposes ; No. 3, for underpinning, capping, etc. ; No. 4, for foundation stones.

The Census Commissioners went very deeply into the subject of the durability of granite, and the several varieties were closely tested and compared. Granite buildings and monuments throughout the country were minutely examined, and from the report made on those located in the City of New York we take the following :

“In the fine-grained granite from Concord, N. H., employed in the building on the southeast corner of 23d street and 6th avenue, many of the blocks are set on edge, but the only change yet seen is that of discoloration by street dust and iron-oxide from the elevated railway.”



MAIN STREET, LOOKING SOUTH FROM OPERA HOUSE.

A complete list of the granite structures throughout the country is given, and a notable proportion of these are built of the Concord stone, among such being the Charter Oak Insurance Building, Hartford, Ct. ; many New York structures, and numerous Boston edifices, as for instance the Security Bank, the Masonic Temple, the *Herald* building, the Life Insurance Building, the Germania Savings Bank, the City Hall, Horticultural Hall and others. The monument to the discoverer of anæsthetics, in the Boston Public Garden, is also of Concord granite, as is the Soldiers' Monument at Concord, Mass., the Cadet Monument in Mt. Auburn Cemetery, Cambridge, and the Soldiers' Monument in Manchester, N. H.

Of late years granite has become exceedingly popular as a monumental stone, and nearly all first-class cemetery work is now made from this material, a use to which the better grades of Concord granite is particularly adapted. The demand for it as a building stone is also increasing as the country gains in wealth and culture, and the importance of the question of the permanence of this demand justifies the giving of space for the answer as it is stated by the distinguished scientist, Prof. N. S. Shaler, in the Census Reports of 1880. The report is headed : “General Relations of New England Building Stones to the Markets of the United States,” and, after stating in detail the important advantages possessed by New England quarries by reason of their nearness to tide-water and the effect of the glacial action, which stripped off the cap of decayed rock found encumbering deposits of crystalline rocks in other sections of the country, the report reads as follows :

“These two advantages—the neighborhood of the crystalline rocks to the sea, and the absence of any worthless, decayed, upper part—will always give the New England rocks of the granitic group a very great advantage over those of any other part of the eastern United States. . . . It should also be noticed that the cost of quarrying granite of good quality is perhaps less than that of any other work of the same general utility, certainly much less than the cost of our other principal building stones, so that, for all large structures where rude strength is the only need, quarries of this stone are always likely to be at a great advantage in production. . . . There are no other sources of supply of granite that are ever likely to compete with this stone district of New England.”

Prof. Shaler sums up the whole matter as follows :

“It is quite clear, therefore, that the position of the New England granite quarries is particularly favorable, and that they are likely to command the market for a great while in the future.”



MAIN STREET, CONCORD, AT THE NORTH END.

MANUFACTURING INTERESTS.

Most prominent cities, like most prominent men, are many-sided in character—that is to say they are dependent upon no one feature for the maintenance of their importance, as that is the result of a harmonious combination of characteristics, all of which contribute to the sum total and afford a common but striking example of one of our main principles of government, “in union is strength.”

Concord, for instance, is best known to some as the capital of the State ; to others, as a great purchasing centre where supplies may be bought to the best possible advantage, and to still others as the source from which come various manufactured articles, proved by practical test to be the best in the market. It is in the last-named capacity—as a leading manufacturing centre—that the city is best known outside the limits of New Hampshire, and it is a noteworthy fact of which every public-spirited citizen may well be proud, that the representative products of Concord owe their popularity to their quality rather than to their “cheapness ;” for it has long been, and is to-day, the policy of prominent local manufacturers to cater to the most intelligent trade, and, while giving unsurpassed value for the money received, to have that value represented by quality, not by quantity. Name a few of our leading products, and see what associations are connected with the list : “Concord Coaches,” “Concord Axles,” “Concord Harness,”—what is it that has made these goods well and favorably known through-

out the civilized world? Not cheapness, but uniform and unequalled excellence. The makers of them have the experience, the ability, the capital, the mechanical facilities and the skilled assistants necessary to enable them to attain the best possible results, and to easily meet all honorable competition; that they accomplish both these ends, the reputation of and the demand for their products abundantly prove.

The immense business now carried on by the Abbott-Downing Company was founded many years ago, and would have developed even more rapidly than it did had not the founder refused to turn out more work than he could personally supervise the construction of. Nowadays, when the magnitude and variety of the interests involved make it absolutely necessary to entrust the carrying out of details to subordinates, such a policy as that may seem provincial and old-fashioned, but it indicates a sturdy honesty worthy of emulation in any age, and goes far to explain the world-wide fame of the "Concord Coach,"—a fame as well deserved now as ever. The present company utilize a most elaborate plant and employ an extensive force of help in the manufacture of light and heavy vehicles; the goods being shipped to all parts of the world.

The "Concord Axle Company" was incorporated in 1880, with a capital of \$50,000, to manufacture the original "Concord Axle," and kindred articles. Those having the direction of the company's affairs have been identified with the production of the goods in question since 1863, and we need hardly add that the reputation of the "Concord Axle" has been fully maintained. The factory is located in Penacook, and about seven hundred tons of wagon axles are turned out in the course of a year, besides three hundred tons of castings, and other articles.

It is fitting that a city producing first-class coaches, wagons and carriages, should also produce first-class harness, and the fame of the "Concord Harness" is on a par with that of the Concord Coaches and Axles. This harness is now made by the James R. Hill Harness Company, and is known and prized throughout the civilized world. Far from depending on past reputation, the present company spare no pains to keep the quality of the product fully up to the standard, while offering many new and attractive styles, and the result is to be seen in the steadily growing demand for the goods in this country and abroad. James R. Hill, the founder of this business, was a man of great force of character and distinguished ability, and literally "worked his way up" until he reached a leading position among New England manufacturers. The first shipment of harness to California from the east was made by Mr. Hill in 1849, and his enterprise in seeking out foreign markets, even at that early day, is shown by his having made a shipment to Chili in 1853. He had many things to contend with during his early business career, and met with serious loss by fire, but he had that ability and perseverance which command success, and as his capital increased he became interested in various enterprises which had such claims upon his attention that he found it inexpedient to retain sole control of his harness business, and hence in 1865 the firm of James R. Hill & Co. was formed, and the enterprise continued under that management until the organization of the present company.

A representative Concord industry, which, although of quite recent origin when compared with that carried on by the James R. Hill Harness Company, has still some eighteen years of prosperity to look back upon, is that conducted by the Page Belting Company, incorporated in 1872. This business was originally located in Franklin, where it was established by Page Brothers in 1868, and since its removal to Concord it has developed with a steadiness and rapidity which indicate that the claims made for this city as a most advantageous point at which to establish important manufacturing enterprises, are fully justified by the facts.

When the company began operations here in 1872, it had a paid-in capital of \$75,000. In 1873 it was increased to \$125,000; in 1878 to \$200,000; and in 1887 to \$250,000—figures which tell their own story of the skillful utilization of favorable conditions. The company is authorized to have a capital of half a million, and present indications are that that amount will be reached before many years, as the demand for the product is apparently unlimited; customers being found throughout the United States, and an extensive export business being done. Leather belting and lacing are the chief productions, an exceptionally complete line being manufactured. The plant covers an area of some ten acres, and has sufficient capacity to turn out 750 hides for belting and 1,200 sides of lace leather per week, employment being given to about 175 men.

There are various other prominent manufacturing enterprises which deserve careful consideration, but which, owing to the limitation of space, must be dismissed with mere mention. Among these are those conducted by the Holden Manufacturing Company, producing flannels and woolen dress goods; the Haley Manufacturing Company, making curtain fixtures, skates and other articles; the Concord Carriage Company, producing vehicles of standard excellence; W. S. Davis & Son, manufacturers of wagons, hose trucks and carriages; the New England Granite Company, doing stone-work for monumental and building purposes; C. M. & A. W. Rolfe, makers of doors, sash, blinds, etc.; the Prescott Organ Company, producing instruments having a national reputation; Ford & Kimball and Clapp & Co., brass and iron founders; the Concord Manufacturing Company, located at West Concord, and very extensively engaged in the production of all-wool flannels and heavy twilled goods; William B. Durgin, manufacturer of solid silverware; the Contoocook Manufacturing and Mechanic Company, located at Penacook, and producing an immense amount of print cloths; the Penacook Mill, carrying on the same business on a still more extensive scale; Stratton, Merrill & Co., located at Penacook, and operating the only Patent Roller Process flour mill in New England; and C. H. Amsden & Co., also of Penacook, and proprietor of the largest furniture factory in New England, they using about a quarter of a million feet of lumber per month.

The above list is by no means complete, and yet it gives some idea of the variety, magnitude and standing of Concord's industries, and their distribution throughout the city and suburbs.

The Concord & Montreal and Northern Railroads both have well-equipped shops here, at which a great deal of repairing and constructing is done.

THE COMMERCIAL AND INDUSTRIAL OUTLOOK.

The outlook for the various industries located within the city limits is at this time most encouraging. For many years the establishments producing the world-famed Concord carriages and coaches, and the equally well known Concord harnesses, have given employment to many men. These concerns have deservedly won strong positions in the business world, and they have gradually grown from small beginnings into large and prosperous enterprises, yielding good profits to their owners, and continuous and remunerative employment to their very large numbers of employees. And what may be thus said of these two representative establishments, may with equal justice be applied to nearly, if not quite, all the manufactories within the borders of the city, including the most varied industries. Although not distinctively a manufacturing city, it produces very considerable quantities of flannels, cotton and woolen goods, furniture, carriages, leather belting, axles, pianos and organs, hubs and wheels, shoes, fire hose, brick, hammered and polished granite, wood-working machinery, churns, silverware, lumber, and other standard products.

During the past five years there has been a decided and noticeable increase in the volume of business, and many of the articles produced by the skilled workmen of Concord, find a ready and extensive sale throughout the United States and in many foreign countries. This is especially so of the goods produced by the Concord Axle Co., the Abbot-Downing Co., the James R. Hill Co., and the Page Belting Co., which are known all over the world.

The railroad facilities are such as to offer great advantages to Concord as a business and manufacturing center, as it is directly on the line of travel between the great Northwest and the commercial and manufacturing centres of the East, and only two hours ride from Boston. The expenses of living are moderate, rents are very reasonable for the accommodations afforded, and the mechanic, the artisan and the day laborer secure all the advantages of the larger cities, with but few of the drawbacks.

The policy of the city is very favorable to new industries, and toward a reasonable exemption from taxation for a term of years, for such enterprises as desire location and would give to the commercial and manufacturing forces of the city such additions as to make them desirable acquisitions.

There are still remaining in Concord undeveloped water privileges that are capable of supplying power for the employment of thousands of workmen when they shall be utilized by the erection of the proper manufacturing plants. But one by one the various mill-sites have been occupied on the Contoocook river, in that part of Concord known as Penacook, and the recent erection of the massive stone dam for the use of the woolen mill, now in process of construction in that village, reduces the

available sites there remaining so as naturally to turn attention to the Merrimack river. Here there are two most excellent water powers, the one at Garvin's Falls being partially developed while that at Sewall's Falls will probably be developed at an early day. The Sewall's Falls water power, with its adjacent land, is situated only about four miles from the center of the city, and entirely within the city limits. It is capable of development so as to readily sustain a population of from fifteen to twenty thousand. Contiguous to the Falls there is a large area of land owned by the Water Power Company, favorably situated for the erection of manufacturing establishments, and having equally favorable location for building the residences and houses of the hundreds finding employment within the establishments erected to utilize the power of the falls. The land has already been surveyed and is ready to be staked out for a village which will be one of the most delightfully



NEW DAM ON THE CONTOOOCK RIVER AT PENACOOK.

situated and healthful in New England. It will have all the advantages of cheap homes, cheap power, excellent drainage, and the innumerable advantages which result from such an admirable location. Not only can the power at Sewall's Falls be used for the neighboring manufactories, but the recent discoveries in the transmission of power by electricity will make it possible to furnish power at a very low rate in the central part of the city. The possible advantages of the unused power at Sewall's Falls can scarcely be overestimated, and at no distant day this power is to be utilized, and when employed it will bring increase in population, in manufacturing, and in commerce, with all the advantages that result from the regular distribution of large sums of money in compensation for productive labor.

The preparation of this brief statement of facts bearing upon Concord's past, present and future, has been no easy task, for its very brevity added much to the difficulty of the work by necessitating careful selection and close condensation of the immense amount of material available. That the sketch as it now stands will give universal satisfaction is not for a moment to be expected, and indeed no one can appreciate more clearly than the writer that it falls far short of perfection and would have been more ably done had its preparation been entrusted to abler hands. But he did his best, and asks credit for honesty of intention, whatever may have been his errors of judgment.

This book is assured a very large circulation. It will be read even more generally outside the city than it will be in it, and in this hurrying age the systematic condensation which has been practiced in its compilation materially adds to its value by ensuring a much more thorough and general reading than it would otherwise have received. Primarily intended for business men, it is written from a business point of view, and contains much valuable information concerning one of the most enterprising cities in New England. The information is valuable, however faulty may be its presentation, and not only those living in other sections of the country but many residents of Concord may profit by a perusal of the story of New Hampshire's capital.

Men are prone to close their eyes to opportunities near at hand, and there is not a city in New England but what has suffered from this fact. We New Englanders build up the West, the South and the Northwest; we spend money like water to develop the resources of other sections; we take desperate risks in constructing railroads over and through mountain ranges, across miles of uninhabited prairie and over broad rivers, that the productions of some far-off city or town may find a market; we sink shafts thousands of feet through the solid rock on the bare chance of extracting paying quantities of precious metals; in short, in a hundred ways we maintain our world-wide reputation for magnificent enterprise and business-audacity, and meantime we neglect dear old New England, that kind and lavish, if stern-appearing, old mother who gave us birth, who cherishes our friends and our homes, and who gives us the enormous sums we so freely spend elsewhere.

This should not be. "Boom New England," is a good motto if a new one, and its sound sense is latterly being appreciated by many of those heavy investors who have enriched other sections without profit and often at a serious loss to themselves. The future of New Hampshire in general, and of Concord in particular, never looked brighter than now. The brief sketch headed "The Commercial and Industrial Outlook," should afford food, not only for thought, but also for congratulation, for it sets forth, despite the narrow limits to which it is confined, some of the things which have been and are being done to further develop local interests. Its reference to the possibilities offered by the electrical transmission of power, opens up a wide field of speculation, for truly, with that wonderful agent, "No man knows what a day may bring forth."

Concord has vast water powers undeveloped, besides those long and profitably utilized; she has pronounced advantages of position, a healthful location, an industrious and law-abiding population, numbering nearly 17,000 by the census of 1890, a disposition to cordially welcome and aid deserving new enterprises, and an international reputation as a manufacturing center. Surely the development so auspiciously begun is but an earnest of what may be expected in the near future, and every man living or working within the broad territory under Concord's jurisdiction owes it to his city, his family, and himself to do all he honorably can to hasten that development and keep Concord in the front rank of New England cities."

"And thus shall our beloved town,
Add to its wealth of old renown
A name for strength and sterling worth,
Borne, like her coaches, round the earth."

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